

**REMARKS**

Reconsideration of the application in view of the present response is respectfully requested.

Claims 36-40 are pending in the present application. Applicant has made no amendment to claims 36-40.

Applicant would like to respectfully point out that the rejection of claims 36-40 of the present application under 35 U.S.C. Section 103(a) made in the Office Action is improper for reasons explained hereinbelow.

Kanevsky et al. (referred to herein as “Kanevsky”) discloses a system, method, and memory media in which personal advertisement is printed on a sales receipt. In fact, this is a claimed feature in Kanevsky (see at least claims 23, 28, and 33 of Kanevsky).

Suer et al. (referred to herein as “Suer”) teaches using a portable device to conduct paperless financial transactions (see column 5, lines 15-25 and column 12, lines 42-48 of Suer). Accordingly, Applicant submits that there would be no motivation to modify Kanevsky in view of the teachings of Suer, as suggested by the Examiner in the Office Action. If Kanevsky were modified in view of Suer, a feature claimed by the invention of Kanevsky (i.e., the printing of personal advertisement on a sales receipt) would be destroyed since modified Kanevsky would result in paperless financial transactions.

If the Examiner continues to reject claims 36-40 of the present application by combining Kanevsky in view of Suer, it is respectfully requested that the Examiner explain why one skilled in the art would make the proposed combination when Kanevsky and Suer clearly teach away from making such a combination. Absent an adequate explanation, it is respectfully submitted that the rejection of claims 36-40 of the present application is improper and, therefore, should be withdrawn.

In view of the foregoing remarks, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael Chan", written over a horizontal line.

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